

SENATOR BEUTLER: Well, a commercial bank is federally insured so it would...it would apply in that case.

SENATOR LAMB: Oh, you mean even to the extent of a commercial loan from a commercial bank? The bank...it's not really federally insured if it's a commercial...just if I buy a piece of property from you and we go down to a federally chartered bank to make that loan, surely it would not apply in that situation, would it?

SENATOR BEUTLER: I would like to be able to tell you that it doesn't apply, Senator Lamb, but it certainly does apply. The depositors are guaranteed, it all relates back to deposit guarantee and the whole fiasco and the money being paid out by the federal government to depositors. And, of course, commercial banks, all kinds of banks, S&Ls are right in the thick of that.

SENATOR LAMB: Would it be possible...would it be possible, before we get to Select File, to be provided with a list or a map of appraisers that are now in business and that would not be in business because of the standards that are put forth here? What I'm trying to get at is how much of a hardship here are we going to have in some of the more remote areas of the state where there are very few appraisers now and would probably be less in the future? Could we...could we get that from some source?

SENATOR BEUTLER: I think that we will look at all sources, Senator Lamb, and any available information we can get together for you, we will. I suspect that you will be able to get a pretty good picture with regard to the education requirements, would be my guess, but you're going to come up short on information both as to who is going to be able to pass the test and also what the experience...I don't know if they have on record the experiences, the experience factor for these different appraisers but we can check.

SENATOR LAMB: Thank you, Senator Beutler.

SPEAKER BAACK: One minute.

SENATOR LAMB: I'm not...I'm not opposing this bill and I realize that we are again, as we are many times, under the gun